

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

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MIDFIRST BANK

In Re:  
Ericka Santos-Montanez aka Ericka Santos-Deyne  
Debtor

Lyshel E. Santos William Montanez  
Co-Debtors



Order Filed on October 11, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 22-11563 MBK

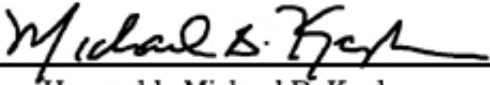
Hearing Date: 10/11/2023 @ 9:00 a.m.

Judge: Michael B. Kaplan

## ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

**DATED: October 11, 2023**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtors: Ericka Santos-Montanez aka Ericka Santos-Deyne & Lyshel E. Santos William Montanez

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Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MIDFIRST BANK, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 35 Matthew Avenue Carteret, NJ 07008, and it appearing that notice of said pleading was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Bruce C. Truesdale, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 14, 2023, Debtors are due for the September 2023 post-petition payment of \$1,689.30 with a suspense balance of \$5.00; and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$1,684.30 to cured current default no later than September 30, 2023; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 1, 2023, directly to Secured Creditor's servicer (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan and the certification of default is hereby resolved.